Certificate Number: 12433-PAE-DE-031823207

Bankruptcy Case Number: 13-21139



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 27, 2018, at 8:01 o'clock PM EDT, Terra I. Banks completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 28, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher